

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN

ROBERT D. GORDON, Receiver of Legisi
Marketing, Inc., et al.,

Hon.

Plaintiff,

Case No. 09-

v.

MAZU PUBLISHING INCORPORATED,
an Oregon corporation, MATTHEW JOHN
GAGNON, and DOUGLAS RICHARD
SKORDAL,

Defendants.

COMPLAINT AND JURY DEMAND

Robert D. Gordon (“Gordon”), in his capacity as Receiver for the Estates of Legisi Marketing, Inc., *et al.*, through his attorneys, Clark Hill PLC, states the following as his Complaint against Defendants Mazu Publishing, Inc. (“Mazu”), Matthew John Gagnon (“Gagnon”), and Douglas Richard Skordal (“Skordal”) (collectively, “Defendants”):

PARTIES AND JURISDICTION

1. Gordon is the Receiver of the Estates of Gregory McKnight, Legisi Marketing, Inc. and Legisi Holdings, L.L.C. (collectively referred to as the “Receivership Estate”), having been appointed on May 5, 2008 by the Court in the case of *United States Securities and Exchange Commission v. McKnight, et al.*, United States District Court, Eastern District of Michigan, Case No. 08-11887 (“SEC Enforcement Action”).

2. Gordon is authorized to bring this action pursuant to 28 U.S.C. §§ 754 and 1692, Fed. R. Civ. P. 66, and by the Court's Order Appointing Receiver in the SEC Enforcement Action.

3. Gordon is an individual with his principal place of business located at 151 S. Old Woodward Avenue, Suite 200, Birmingham, Michigan 48009.

4. Gregory N. McKnight ("McKnight") is a resident of Swartz Creek, Michigan.

5. Legisi Holdings, LLC ("Legisi Holdings") is a Nevis, West Indies limited liability company that McKnight formed in February 2006 with its principal place of business in Swartz Creek, Michigan. The now defunct Legisi website represented that the Legisi Program (described below) was a wholly-owned subsidiary of Legisi Holdings. Legisi Holdings had no apparent business other than to serve as the entity through which McKnight conducted the offering of the Legisi Program investment contracts.

6. Legisi Marketing, Inc. ("Legisi") is a Michigan corporation. From its inception until the appointment of Gordon as its receiver, Legisi had its principal place of business in Flint, Michigan. Beginning in January 2007, McKnight deposited millions of dollars of Legisi investor funds in bank and brokerage accounts held in the name of Legisi Marketing. McKnight used these accounts to make interest and principal payments to Legisi investors, to pay marketing and administrative fees to the Defendants, to trade in securities and commodities, and to purchase real estate.

7. At all relevant times, McKnight owned and controlled Legisi.

8. Gagnon is an individual residing in the City of Weslaco, Hidalgo County, Texas.

9. Skordal is an individual residing in the City of Walnut Creek, Washington County, Oregon.

10. Mazu is a dissolved Oregon corporation.

11. At all relevant times, Gagnon and Skordal were the shareholders, officers and directors of Mazu.

12. The Court has subject matter jurisdiction over the claims in this Complaint pursuant to 28 U.S.C. § 1367, as such claims are so related to the SEC Enforcement Action as to form part of the same case or controversy under Article III of the United States Constitution.

13. Further, the Court has subject matter jurisdiction pursuant to 28 U.S.C. § 1332, as it is a case between citizens of different states and the amount in controversy exceeds the sum of \$75,000, exclusive of interest and costs.

14. Venue is proper in this judicial district pursuant to 28 U.S.C. §§ 754 and 1391(b).

COMMON ALLEGATIONS

15. Pursuant to the Legisi Program, McKnight, on behalf of Legisi Holdings and Legisi Marketing, raised money based on claims that he would invest the offering proceeds and then pay the investors each month from profits from the investments. McKnight represented that his investing activities generated monthly profits ranging from 15% to 18%, and McKnight promised to pay his investors returns of as much as 15% each month.

16. In fact, McKnight and the Legisi entities were operating a giant Ponzi scheme.

17. There was not a valid registration statement filed or in effect with the SEC in

connection with McKnight and Legisi's offer and sale of Legisi Program investment contracts. McKnight was not a registered representative or registered investment advisor.

18. McKnight and Legisi asserted on the Legisi Website that the Legisi Program was a "loan program" through which investors would "loan" money to Legisi and, in return, Legisi would pay investors high rates of interest. However, it was obvious from reviewing the Legisi Program that it was a classic pooled investment vehicle in which investors invested money in a common venture with the expectation that the money would be used to generate profits for McKnight, Legisi and the investors solely through the efforts of McKnight and Legisi. The Legisi Website offered Legisi Programs with interest rate returns ranging from 0.25% per day to 15% per month to be paid from profits generated by McKnight and Legisi's investments.

19. Mazu, through Gagnon and Skordal, touted itself as an internet business opportunity expert on its website published on the World Wide Web, www.mazu.com, and sold materials to the general public regarding such opportunities.

20. McKnight became acquainted with Gagnon and Skordal through a mutual acquaintance in a network marketing business called "Mannatech."

21. In or about February 2006, Gagnon and Skordal approached McKnight with a proposal to market the Legisi program on the Mazu.com website, and to provide customer support services.

22. McKnight agreed with Gagnon and Skordal that, in exchange for Mazu's marketing and support services, Legisi would pay Mazu 50% of the "profits" generated by Legisi, as well as referral fees in the amount of 5% of loans made to Legisi originated by Mazu.

23. At various times during 2006 and 2007, Mazu promoted the Legisi Program as a risk-free "arbitrage" opportunity to earn between 8.5% and 15% per month "without actually having to do anything."

24. On the Mazu website, Gagnon personally endorsed the Legisi Program through a signed testimonial bearing Gagnon's photograph and signature. In the testimonial, Gagnon described himself as an "author, home business mentor, direct marketing expert, investor, Dad, and business opportunity junkie" who had "taught tens of thousands of people from all over the world how to make millions of dollars on the Internet. Yes, *millions!*"

25. Gagnon further described the Legisi Program as one that he endorsed after personal investigation and investment. Among other things, Gagnon stated:

Remember, I said that one of the greatest benefits of being in business all of these years is the relationships that Mazu's created and the people we've met. When a Mazu Partner came to us and wanted to put together a program that offered high level returns with low risk, given what we'd seen out there in the marketplace, we knew he had a winner. That relationship spawned a series of meetings and ultimately the program that you are just now learning about. It's not a trick, it's not a scam, there's nothing fancy or difficult about it. It's a simple loan program where you get to determine the terms in which you're paid back.

Want 8.5% interest paid to your account monthly? Great! Want 10 or even 12% (now 15%!)? No problem. Those plans are available too. If you choose to compound your repayments back into your account (optional), look at what happens to your deposit!

That's right!! Compounding a repayment rate of 10% back into your deposit over 12 months more than **TRIPLES** your working capital....see for yourself!

....

Think of it....Mazu's credibility, high yield returns in the form of "repayments" to you, and you don't have to do anything to do very

well. Well, nothing other than fund an account. I've put thousands of my own hard-earned dollars into this as an investment and it's paying off big-time! That's how much confidence I have in it!

26. Gagnon also stated that he not only knew how Legisi was able to offer the promised guaranteed returns of between 8.5% to 15% per month, but that he was personally involved in Legisi's investments of loan principal with "minimal to no risk":

How are profits being made?

You're probably thinking...."Why in the world would someone pay me 12% on my money every month for doing absolutely nothing?" That's a great question with a very simple answer....because we know how to earn more than 8.5 to 12% with it in that time in situations with minimal to no risk. Because we can use your money, turn a profit of 15 or 20%, or better, pay you your 10 or 12%, and still walk away with a handsome profit. It's logical and it's completely legal.

We're able to tap into the very lucrative Forex (Foreign Exchange) and Comex (Commodities Exchange) arenas and also the Stock Market. Profits from these investments as well as Internet Marketing and Arbitrage Trading activities are used to enhance the greater program and increase stability for the long term for all participants. When you deposit your funds into this vehicle, understand that you are "loaning" them and you simply get to decide what terms you'd like the interest to be paid back in. Daily. Weekly. Monthly. Compounding. Non-compounding. You decide!

But you'll know who has your loaned funds, what they're doing with them, you'll see the interest according to the repayment option you choose, and you won't have to worry about being taken advantage of. In most cases your loan principal is liquid in a short period of time while continuing to earn interest! That means you can remove it if you choose to.

You'll have many different options to choose from.

27. In addition, Gagnon described the Legisi Program as "the easiest way of making money I have ever seen", offering "10 to 12.5% on your money *per month* with No Work and Little to No Risk!", and the program that allowed him to "100% retire".

28. In addition to exhorting the general public to deposit money in Legisi, Gagnon urged readers to “Tell 3 friends about the program” and “spread the word.”

29. Copies of the Mazu.com website as it existed on or about March 27, 2006 and March 6, 2007 (according to the Internet Archive) are attached as Exhibit 1.

30. Hundreds, if not thousands, of persons relied on Gagnon’s representations on the Mazu.com website, and deposited money in the Legisi Program.

31. Upon information and belief, Skordal was instrumental in preparing the text of the Mazu.com website, including but not limited to the Gagnon representations referenced above.

32. Many of the persons who relied on Gagnon’s representations on the Mazu.com website and invested in the Legisi Program lost some or all of their invested funds.

33. Mazu’s customer support services consisted of answering questions over the telephone and moderating an on-line chat room known as the “Legisi Forum.”

34. Mazu’s customer support services included instructions for how to invest funds in the Legisi Program.

35. Skordal reviewed and approved all of Mazu’s instructions for how to invest funds in the Legisi Program.

36. The Defendants also became members in Legisi and either invested their own funds or re-invested compensation provided to them by Legisi in order to take advantage of the preposterous returns promised by Legisi but known by the Defendants to be unsustainable and fraudulent.

37. At various times during 2006 and 2007, Legisi transferred to Mazu, Gagnon and/or Skordal approximately \$5.5 million as purported commissions and/or referral fees, fictitious profits, and supposed returns on investment (the "Transfers").

38. In spite of Legisi's payments to Mazu, Legisi was not profitable and was an insolvent Ponzi scheme from its inception.

39. Gagnon and Skordal knew, or in the exercise of reasonable diligence should have known, that Legisi did not, and could not, achieve investment returns sufficient to pay investors 8.5% to 15% per month, let alone such returns after paying referral commissions of 5%.

40. Because of their knowledge of the Legisi Program, its economic implausibility, and McKnight's background, Gagnon and Skordal did not receive the Transfers from Legisi in good faith.

41. Indeed, the Defendants continued to demand and receive Transfers from Legisi after expressly alleging to McKnight that Legisi was insolvent by \$40 million.

**COUNT I – AVOIDANCE OF FRAUDULENT TRANSFERS PURSUANT TO
MICHIGAN UNIFORM FRAUDULENT CONVEYANCES ACT M.C.L. § 566.35(1)**

42. Gordon incorporates the foregoing allegations.

43. Legisi's Transfers to the Defendants totaled at least \$5.5 million.

44. Legisi was insolvent when the Transfers were made or became insolvent as a result of the Transfers.

45. Legisi had investors and/or creditors at the time the Transfers were made.

46. Legisi did not receive reasonably equivalent value for the Transfers.

47. The Transfers were fraudulent as to Legisi investors and/or creditors.

48. Each of the Defendants were transferees and/or mediate transferees of the Transfers.

49. As a direct and proximate result of the Transfers, the Receivership Estate has suffered damages, in the amount of at least \$5.5 million, plus interest and costs.

**COUNT II – AVOIDANCE OF FRAUDULENT TRANSFERS PURSUANT TO
MICHIGAN UNIFORM FRAUDULENT CONVEYANCES ACT M.C.L. § 566.34(1)**

50. Gordon incorporates the foregoing allegations.

51. Legisi, through McKnight, made the Transfers with actual intent to hinder, delay, or defraud its creditors and/or investors.

52. Legisi did not receive reasonably equivalent value in exchange for the Transfers.

53. Legisi (i) was engaged or was about to engage in a business or a transaction for which its remaining assets were unreasonably small in relation to the business or transaction, and/or (ii) intended to incur, or believed, or reasonably should have believed that it would incur, debts beyond its ability to pay as they became due.

54. The Transfers were fraudulent as to Legisi investors and/or creditors.

55. Each of the Defendants were transferees and/or mediate transferees of the Transfers.

56. As a direct and proximate result of the Transfers, the Receivership Estate has suffered damages.

COUNT III - UNJUST ENRICHMENT

57. Gordon incorporates the foregoing allegations.

58. The Defendants obtained monies from Legisi by promoting the Legisi Program with misrepresentations on the Mazu.com website that: (a) Gagnon had personally invested in the Legisi Program; (b) Gagnon had “retired” as a result of the Legisi Program; (c) Gagnon had investigated the details of the Legisi Program and found the Program to be economically viable; (d) Gagnon knew where Legisi invested its funds; (e) the Legisi Program offered high rates of return with minimal to no risk; (f) Legisi achieved a greater return on its investments than the returns promised to investors in the Legisi Program; and (g) in such other respects as may be determined.

59. The Defendants did not disclose to prospective Legisi investors that Mazu had an agreement with Legisi to receive 50% of the “profits” in exchange for Mazu’s marketing and customer support of the Legisi Program.

60. As a result of the misrepresentations made on the Mazu.com website, and the failure to disclose the 50% profit interest, the Defendants obtained benefits in the form of at least \$5.5 million from Legisi.

61. It would be unjust for the Defendants to retain the benefits of their inequitable conduct.

62. As a direct and proximate result of the Defendants' unjust enrichment, the Receivership Estate has suffered damages.

WHEREFORE, Gordon requests the following relief:

- A. Judgment against the Defendants, jointly and severally, in the amount of all moneys transferred, directly or indirectly, from Legisi to the Defendants;
- B. Interest at the legal rate;
- C. Costs;
- D. Reasonable attorney fees;
- E. Exemplary and/or punitive damages; and
- F. Such additional relief as may be determined.

Respectfully submitted,

CLARK HILL PLC

By: /s/ Edward J. Hood

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Date: October 6, 2009

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN

ROBERT D. GORDON, Receiver of Legisi
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MAZU PUBLISHING INCORPORATED,
an Oregon corporation, MATTHEW JOHN
GAGNON, and DOUGLAS RICHARD
SKORDAL,

Defendants.

JURY DEMAND

Plaintiff, Robert D. Gordon, in his capacity as Receiver for the Estates of Legisi
Marketing, Inc., *et al.*, through his attorneys, Clark Hill PLC, hereby demands a trial by jury of
all issues so triable.

Respectfully submitted,

CLARK HILL PLC

By: /s/ Edward J. Hood

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Date: October 6, 2009

*Attorneys for Robert D. Gordon, Receiver of the
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income without having to sell anything. **Yes, NOTHING!**

No selling. No competition. No risk. And, the ability to turn....

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\$1,000 into \$30, 913
\$10,000 into \$1,531,519

- **Up-front, risk-free profits:** Know what you are going to make on each transaction *before you do it!*
- **Profit from anywhere:** Any country, anywhere in the world. If you can get online you will make money at this....every time. All you need is a computer and Internet access.
- **No risk:** Every transaction creates a profit. Your profits can be withdrawn via globally recognized, secure e-currencies.
- **Withdraw earnings easily:** Debit cards available that work at all major ATMs.
- **Hands-on or hands-off:** Grow your own business or simply plug into a completely *passive* alternative and make the same profits....*you decide!*
- **Low investment:** As low as \$20 to get started. You can introduce more later if you want, but you don't have to.
- **Not time-intensive:** Works on any schedule, 24/7, 0-30 minutes per day to work it....no more.

And best of all....

- **No selling.** Online system automatically seeks out risk-free transactions for you that guarantee your profit up front. If you'd rather, profit from passive involvement. No selling is required in either case. EVER!

Sounds like a fantasy, doesn't it?
That is exactly what I used to think just a few months ago.

My name is Matt Gagnon. I am an author, home business mentor, direct marketing expert, investor, Dad, and business opportunity junkie. I founded Mazu.com nearly ten years ago and I can't believe how much has changed in Internet marketing, direct marketing, and business opportunities during that time.

Learning how to successfully make money online cost me well over \$100,000, I'm sure. But as a result I've sold over \$10,000,000 worth of products and services using the Internet and have created several successful businesses that today earn me a great deal of both money and freedom.

For nearly a decade at Mazu.com I've reviewed hundreds of opportunities and taught tens of thousands of people from all over the world how to make millions of dollars on the Internet. Yes, *millions!*



I've also created the following:

- many e-books, books, and training programs that are used today to create online wealth
These have been featured throughout the Internet.
- too many audio seminars to remember, including the Home Business Success Seminar and our new Affiliate Audio Seminar.
- a large Business Opportunity Review Site that contains over 200 unique web pages:
I had the first one in the world and now there are over 100 on the Net.
- Direct Networking:
I created a model for creating leads for network marketing companies online that is now used by over a dozen major lead companies.
- The first online Electronic Currency Exchanging Program:
A relatively unknown business that I stumbled into that today has 20 times the number of members than when we started marketing it...
- a network of tens of thousands of customers
- an army of resellers who not only sell our products but who resell other peoples products all over the Net
- relationships with my peers, colleagues, and other gurus in the industry, gaining their respect along the way

What's your point?

I only tell you these facts to simply point out that I have made a living and a reputation reviewing businesses, discovering new trends and creating ways to profit from the Internet. Mazu is often first to the table in many of these new discoveries.... In essence, beating others to market, even "creating" the market as we did with Electronic Currency Exchanging.

I know what I'm doing in business, and I've been copied many times by would-be competitors as a result. Those who have followed me have made a great deal of money in the process.

The other thing I've done over the years is listen to Mazu customers and students of ours. They often bring us great ideas and I credit them with helping us to bring new, profitable businesses consistently to our Membership. Often these businesses uncover an entire new industry, and when the circumstances are just right, there's a fortune to be made in them....

When a student asked me to take a look at something called "arbitrage", I wasn't quite sure what to make of it. I'd heard of it before but didn't really know much about it. I was skeptical to say the least.

Wanting to know more, I began my research. Here are some general things that I learned....

The concept of Arbitrage has been around a long time.

It is defined as "a risk-free transaction in which the same asset or event is assigned two differing values simultaneously, generating a profit on the difference". The difference in these prices represents an immediate risk-free profit that is created every time, without exception. For this reason, the practice is also known as "perfect arbitrage".

Thousands of arbitrage situations are created every day in markets worldwide in literally every industry. Most of us just aren't aware of them.

These arbitrages or "price differences" are attributed to minor flaws and matters of opinion that result in a profit for the person who can locate them. The problem is that finding these arbs can be challenging and nearly impossible for the novice.

Most arbitrage-related software packages and programs are not automated, they lack a lot of detail, and really do not train the average person getting started adequately so they can go out with confidence and make a profit.

The Internet is riddled with these inferior programs and most people buying them are unaware they are wasting their money when they purchase them.

In addition to being difficult to work with and very expensive, I found nearly every arbitrage program on the market to be "incomplete". If it didn't have unanswered holes in the information, or glitches in the software, it was too expensive for your average person to afford or wasn't fully automated.

I became frustrated and decided it was time for someone to put together the ultimate arbitrage business training package. I went to work with designers and developers to put together a product that would be the only "complete" arbitrage program on the Internet today. I put it together based on what every Mazu visitor has told us they want in a business opportunity, more or less, and here are the features....

- **Clear, simple, and easy-to-understand**
- **Work the business from anywhere in the world**
- **Minimal time requirement**
- **No previous experience necessary**
- **Video and audio training**
- **Recorded calls.**
- **Live training calls.**
- **Full FAQ library.**
- **Amazing back office training and resource center**
- **No selling required**
- **No sponsoring required**
- **Investment as low as \$20**
- **No limit to what you can earn**
- **Withdraw profits easily at any ATM**
- **Email support**

- **Phone support**
- **Live, web-based support 24/7**
- **Software "guarantees" your success**
- **Automated**
- **No competition**
- **Up front profits**
- **Passive options available too**
- **10 ways to make money in all - do one or all ten**
- **Inexpensive**
- **"Buy-it-back" 30-day guarantee**
- **No risk involved**

How does it work?

You'll have access to a proprietary software package that actually goes out and finds arbs directly from your computer's desktop, automatically. The application, which has been designed to do the hard work for you, is simple for you to use and guaranteed to work!



The software program checks every few seconds for arbitrages around the world. A bell goes off alerting you that an arbitrage has been found. Place your arbitrage and that's it! No waiting around for emails and no manual searching for links to place your trade.

Send your funds out into the system for 24 to 48 hours and earn realistically anywhere between 2 and 3% per trade, sometimes up to 10%. You can do that as many times as you want in the month. By the way, I hate to use the word "trade" when it actually amounts to clicking your mouse from home.

Don't be fooled. There are many arbitrage trading systems being offered on the Internet today, but most are junk. Many services rely upon manual searching for arbs, which is very time consuming and inefficient. The software we use eliminates that inefficiency.

There's also a "hands-off" option for profiting from arbitrage that you'll learn about as well. This one income stream could financially change your life and it is completely handled by someone else. Too busy working a job to actually do this but want all of the financial benefits. This option's perfect for you.

Sounds great, but what am I actually getting from Mazu?

Remember I told you that when I find a business with great "potential" I feel obligated to share it with our Membership and with the world. But only if I've profited from the business myself and feel good about recommending it. Well, I didn't, at least not what was already out there. Don't get me wrong, many of the parts were being offered by other people, but they weren't coming together to create the perfect machine. Kind of like having a few world class Ferrari parts laying around, only there's no owner's manual and you're sure half the parts are missing.

Trust me when I say that you don't want to try to learn this on your own. Yes, it's the easiest money I've ever earned, but there are setup steps and procedures that you do not want to do incorrectly. It could cost you a great deal of money!

We're proud to share with you a training package for this business that the industry really needed. To my knowledge, it is the only one of its kind anywhere on the Net, and in my opinion it offers the most earning potential of anything out there today. That's saying a lot considering that Mazu reviews business opportunities for a living and has for nearly ten years.

I'm glad that you don't have to stumble your way through the mistakes and potholes that I first did. We've made it easy-to-

understand and there is absolutely no question as to whether or not this will work for you. IT WILL!!

We've also included several other arbitrage-related ways of making money into one comprehensive program.....*ten in fact!*

Introducing....

Arbitrage Made Easy: The Mazu Business Pack

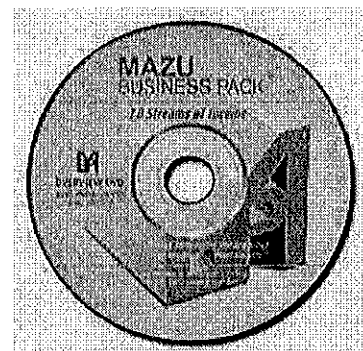


What is included in The Mazu Business Pack?

Feature #1 - Overview DVD

Our professional DVD takes you through not only this program but 9 additional revenue generators. This is not some boring 10-hour DVD series that you are going to be snoozing through in the first five minutes. It's professionally created and narrated, and with a running time of 30 minutes, it gets right to the point of you earning extra income right away. This DVD walks you through all your different options so you can choose the best strategies that work for you.

Value: \$99



Feature #2 - Downloadable Step-by-Step Instructions

This is really the "how to" part of the program. Our e-books provide a "how to" approach and can be used as reference guides along with the DVD. While the DVD provides a clear general overview, the e-books provide specific instruction based on the approach you decide to take. Read or print them from anywhere, as long as you have an Internet connection.

Since the pdfs are digital, we can update them as things change and not have to charge you for new information. We have successfully done this for the last year and it has worked great (plus people like not having to pay again).

This is not offered by the HYIPs because they want you to know as little as possible about what they're up to. It's not offered by our competitors because we don't have any. This is a **Mazu.com Exclusive Product**.

Value: \$99

Feature #3 - Mazu Members Area with updates.

No matter how great our materials are, you are always going to want an arena where you can connect with us and get the latest on what's going on in the industry and with us.

Most Internet marketers accomplish this by selling you either a newsletter, Members site, or Mentoring. We sold Mentoring in the past but have decided that folks don't like to pay just to get a few questions answered.

So, as a part of the partnership, I'd like to grant you free access to our Members Area that is closed to the public. It contains links to additional income streams, suggestions, bonus downloads, tips, tricks, techniques....you name it.

Live in there or don't go there once. It's not required in any way. But many of our Members appreciate that we don't charge extra for it. Could we charge a monthly fee for it? Probably, but we'd rather make our money in the same vehicles we recommend to you. **There's no reason to charge you extra for something that should be free anyway.**

Value: \$399

Feature #4 – 2-Hour Affiliate Seminar on Audio CD

I went into the studio and spilled four hours of my best marketing and Affiliate secrets. After all, I manage about 100 full-time Affiliates plus at least a thousand part-timers. I know what it takes to sell stuff online (especially if it is not yours). There are very few benefits to selling your own product. I sell one thing that is mine (this product). Everything else we offer is someone else's and I can guarantee you that it is something that we wouldn't want to produce ourselves. We'd rather do other things with our time than develop products.

This seminar was just recorded and can't be found anywhere on the Net at any price....only as Feature #4 in our Mazu Business Pack. The Affiliate Audio Seminar includes all of my best marketing secrets from the past decade....



Disk #1

Basics:

- Secrets of making \$120,000 a year at home. Not as hard as you think.
- Exactly how to start cheap. Even if you are dead broke.
- The funny thing about being rich that everybody gets wrong
- Something about money that no one has ever told you- guaranteed.
- The D.I.R.T. Method combined with the D.E.S.K. principle
- The 3 sources of income. Beyond Robert Kiyosaki.
- How to earn big money (six figures) even if you are scared to get started.
- What you really should be investing in.
- \$200,000 profit from a 10-minute phone call. It happened to me.

Internet Marketing:

- \$.10 to \$20.00. \$.24 to \$200 and \$14 to \$2800 explained in detail.
- Secrets of the Internet no fake "guru" has ever told.
- Make ten times your money with any mailing.
- What marketing models you should not follow.
- Have your own product. 4 big reasons reselling is better in the end.
- Why most people are wrong about links.
- The nine ways to get traffic to your site. These are it.
- Black hole marketing. How it makes me an extra \$150,000 a year.

Disk #2

Traffic:

- How the D.E.S.K. Principle can make you \$2,000 in your first month.
- The entire D.E.S.K. Principle laid out. Everything explained.
- 7 parts to a marketing offer. All you need to know.
- What is your classified ad will have them begging to buy your product
- How much you should mark up anything that you sell.
- What any product is really worth.
- Testing and what it is so important to your product/offer.
- How to figure out exactly what to sell. Even if you have no clue now.
- The easy technique I used to go from \$2,000 to \$6,000 a week.
- Why hiring the wrong kind of webmaster can cost you a fortune.
- The marketing mistake everyone makes with their site.
- What the search engine marketing clowns don't want you to know.

- The six hot markets. What to sell with your web site.
- How to go from 10 visitors a day to 1,000 without going broke.
- 10 things you can do to educate your clients. Have them thinking you're a genius.
- The best Affiliate programs. \$1 from one. \$2,000 from another.

Managing it all, residual income and leads:

- How you can earn \$50 to \$2,000 every time you create a lead.
- Why buying leads is a complete waste of time.
- How to set up a lead generation site for any offer that will pay for itself in 30 days.
- The four parts to network marketing no one wants to talk about.
- Why you are missing out on \$256,000 a year of income for being in the wrong program.
- Why \$60,000 of residual is better than \$100,000 of linear income.
- The real truth about residual income.
- Secrets for getting your list to pay you forever. Even if you don't have one now.
- How many sources of income you should have. Too many can kill you.
- The big traffic problem most people can't figure out.
- Why most people join the wrong Affiliate program.
- \$1,000,000 residual isn't real? Hear how I do it. You can too.

Plus our classic **Home Business Success Seminar**

We've sold this audio before as a stand-alone product for \$100 all by itself. The information is timeless....core, solid information in getting any successful business up and running from the ground up. A *must-have* in your stable of training and leadership-development material.

I realize there's quite a bit of information on these CDs, but I also know that many people reading this want more for their dollars. This self-education is "priceless". I know that many of you are like sponges, soaking up everything you can to aid in your quest for success in business. The information on these discs has literally helped me make fortunes.

Value: \$199

Feature #5 - Our Affiliate Program

A lot of folks are surprised that we list our Reseller/Affiliate program as one of our "features". After all, most out there are nothing more than a cheesy piece of software and a link where you can advertise. Hopefully by now you're beginning to see that we are different.

When we introduced Electronic Currency Exchanging a little over a year ago, our affiliates had a field day with it. They sold it like crazy. It's a new year, a new era, and this program is destined to open up and dominate an entirely new market as well. Anyone reselling it has the ability to ride the wave that Mazu.com is creating. This thing's only going to get bigger.

You can earn \$150 for each person you market this program to. Plus you can earn a chunk of what they are doing if they begin to participate in any of the residual income vehicles we make available to you as a program purchaser. Many of our resellers tell us that this feature of the program is their favorite. We had several of our affiliates who made over \$100K in 2005 alone just selling this course!!

Affiliates have access to their own website, complete with tracking, referral and traffic statistics, and sales aids such as proven text and banner links so that they don't have to re-invent the wheel. All you have to do is pass your link on, any way you'd like.

But let me be very clear because I don't want to leave any doubt in your mind....

"You do not have to sell anything nor refer anyone to be profitable in this program."

"You can however earn a lot of extra money doing it if you want to!"

Value: \$199

Let's review what you'll receive in the Mazu Business Pack....

#1: Professionally Created Overview DVD - \$99 value

#2: Step-by-Step online e-Books- \$99 value

#3: Mazu Members Area with updates- \$399 value

#4: 2-Hour Affiliate Seminar on Audio CD- \$199 value

#5: Our Affiliate Program- \$199 value

That's every bit of training you'll need to do this business. In order to properly service our customers with phone and email support, we limit Memberships to 1,000 monthly. If you attempt to order late in the month and the site says to come back, I do apologize. It means that we have reached capacity and we'd love to have you purchase the following month. Keep trying!

What are others saying about this program?

Sorry, I almost forgot. You're right! There's no better way to know how a program is working for folks than to hear from those who are currently involved and earning regular profits. Here is what a few of them had to say....

"I first thought it was too good to be true. I found out that this is the real thing. I like that it doesn't take a PhD to figure out how this works."

-Dr. Richard L., Mountain View, CA

"This program is by far the best I have been involved in. What is wonderful about it is there is no network marketing, no MLM, no downlines, no costly advertising, no recruiting, or selling.. Unlimited opportunity with no downside. I love it."

-Jeff Wasilewski

"What I love about The Mazu Business Pack is that I can do any of these programs from anywhere and they pay me real money. I love all the income streams. Glad I am a partner and got to get in on some of these when I did."

-Greg McKnight, Swartz Creek, Michigan

"I have earned a lot of money online with Mazu businesses so when I learned you were coming out with a new product, it was natural to jump on board. The Business Pack is fantastic....extra income I can count on with very little risk! Thanks for showing me how to do it from home!"

-Jeff Dodson, Sugarland, Texas

"There are plenty of companies out there who are more than willing to take your money and leave you hanging. Even though my journey has taken some patience, just the fact that Mazu was there for me instilled my confidence."

-R. Savage, Bridgton, ME



"I stumbled upon this business a few months ago and I am so glad I gave it a try! This is one of the best things to ever happen to my family and I. I could not be more thankful to Mazu. The people involved in your operation are so helpful and encouraging. It truly feels like a family."

-Linda, Grovetown, GA

"I've nearly doubled my money in a few short months. Not bad for a business where there is no marketing and no selling. The great thing is I can do it and monitor things from my own home. I have been looking for a legitimate home-based business for 2 1/2 years. My only regret is that I did not find out about this package sooner!!"

-Mike L., Atlanta, GA

"I have been involved in quite a few business opportunities. Lost some in a few and made a ton in others but I can honestly say this is the easiest and most lucrative opportunity I have ever seen."

-David Dixon, Australia

"Thanks for this gold mine!"

-Chris S., Saugus, CA

"I love the fact that the program allows people from all income levels to participate. It is a really great way to earn money, but what is even better is that you can diversify and make money in different ways. Outstanding!"

-H. Kenneth Haskell, South Carolina

"Easier than I thought. Mazu is the best investment I have ever made in my life, bar none. Point. Click. Earn."

-Jeff Kinseth

"...loved the fact I didn't have to recruit my friends and family to be profitable. Wasn't sure if this was going to work or not. Very, very happy that it did."

-G. Smith

Look for us to be posting new testimonials here as we introduce more and more people to this exciting new opportunity. We'd like to have *you* be one of those success stories!

Just click on the "Order Now" button below and our secure, state-of-the-art ordering system will take you through the steps.

You can finally work from home and earn the kind of income you've always wanted!
Order ***The Mazu Business Pack*** right now for only \$297.

We'll even waive the \$10 shipping and handling charge if you'd like to pay with PayPal, E-Buillon, or E-Gold.

Order Now



That's nearly \$1,000 in value for \$297 (actually when you add up the earning potential from the business over time, the value is unlimited!).

If you're still wondering whether or not this package is for you, or if there's enough value in it to simply not be able to pass it up, I will share with you that I've saved the best for last and **you will only find it here, on this site**. Again, those who know me know that I've always been into giving away bonus programs people can really get excited about. They're the best kind because you don't have to pay extra for them.

You want high-yield returns without the risk.

I've got to show you a goldmine of a program that's been paying me very well for some time. Your participation is completely optional and you don't pay anything extra for it. I'll throw it in!

The reality is that statistically speaking, many of you out there are investing in high yield programs at an alarming pace. That would be OK if these programs were on the level, but most aren't. In fact, 99% of all HYIPs are complete scams, set up for the sole purpose of stealing your money. I'm sorry if you are just getting the news. I hate being the bearer of bad news.

Unfortunately, the truth is that very little money is actually *ever* paid back from these kinds of "scams". Let's look at the facts:

HYIPs are generally located offshore purposefully so they can't be traced.

The HYIP owners generally mask their domain name for the same reason.

HYIPs "lock out" your principal so they can perpetuate their scam as long as possible.

The returns boasted in most HYIPs aren't possible under any circumstances.

HYIPs promise profits in unrealistic timeframes.

HYIPs offer no guarantee on your Investment.

More money has been stolen in HYIPs than another other scam in history! (\$500B over the past decade!)

That said, I hate to see you give up on the notion of earning high-yield returns from a legitimate program. A program like that *does* exist, you just don't know it yet. Yes, sometimes a bonus can be as good or better than the main program itself. **Many of you reading the next passage will purchase the program just for the following bonus program....**

Bonus Program: *Passive Arbitrage*

*****15% monthly return now an option...every month!*****

Need to make up time over the next 2 to 3 years with your nest egg? Don't even have a nest egg? How would you like to make between 8.5 and 12% (**now 15%!**) every month from Arbitrage-related activities, without actually having to do anything?

Remember, I said that one of the greatest benefits of being in business all of these years is the relationships that Mazu's created and the people we've met. When a Mazu Partner came to us and wanted to put together a program that offered high level returns with low risk, given what we'd seen out there in the marketplace, we knew he had a winner. That relationship spawned a series of meetings and ultimately the program that you are just now learning about. It's not a trick, it's not a scam, there's nothing fancy or difficult about it. It's a simple loan program where you get to determine the terms in which you're paid back.

Want 8.5% interest paid to your account monthly? Great! Want 10 or even 12% (**now 15%!**)? No problem. Those plans are available too. If you choose to compound your repayments back into your account (optional), look at what happens to your deposit!

That's right!! Compounding a repayment rate of 10% back into your deposit over 12 months more than **TRIPLES** your working capital....see for yourself!

\$1K Initial Deposit

Month 1 = \$1,100
Month 2 = \$1,210
Month 3 = \$1,331
Month 4 = \$1,464
Month 5 = \$1,610
Month 6 = \$1,771
Month 7 = \$1,948
Month 8 = \$2,143
Month 9 = \$2,357
Month 10 = \$2,593
Month 11 = \$2,853

Month 12 = \$3,138 Total

Compounding a repayment rate of **15%** back into your deposit over 12 months more than **QUINTUPLES** your money (x5)!!

\$5K Initial Deposit

Month 1 = \$5,750
Month 2 = \$6,612
Month 3 = \$7,604
Month 4 = \$8,745
Month 5 = \$10,056
Month 6 = \$11,565
Month 7 = \$13,300

Month 8 = \$15,295
Month 9 = \$17,589
Month 10 = \$20,227
Month 11 = \$23,261

Month 12 = **\$26,751 Total**

Want to really have some fun? Here's what the same account does between months 12 and 36, without ever having to put in one more cent after the initial deposit.

Month 13 = \$30,763
Month 14 = \$35,378
Month 15 = \$40,684
Month 16 = \$46,787
Month 17 = \$53,805
Month 18 = \$61,876
Month 19 = \$71,158
Month 20 = \$81,831
Month 21 = \$94,106
Month 22 = \$108,222
Month 23 = \$124,456

Month 24 = **\$143,124 Total**

Month 25 = \$164,593
Month 26 = \$189,292
Month 27 = \$217,674
Month 28 = \$250,328
Month 29 = \$261,127
Month 30 = \$331,059
Month 31 = \$380,718
Month 32 = \$437,825
Month 33 = \$503,499
Month 34 = \$579,024
Month 35 = \$665,878

Month 36 = **\$765,759**

That's OVER \$750,000 of withdrawable equity created from \$5,000 in 36 months, and that's why no other opportunity on the NET today can touch this one. Not one!!

If you want to take some of the funds out during the earning period, that's fine. Obviously it just slows down the growth of your account accordingly because you've reduced your principal along the way. But it is *your choice to make!*

Let the account build up, and at the end of month # 36, remove 15% of the total, or \$114,863 every month, without ever reducing the principal. Remember, your account is still earning 15% every month (your repayment). That's well OVER \$1,000,000 in residual income that you'll earn every single year while you leave your nest egg (the \$765,759) intact.

Behold the POWER of COMPOUND INTEREST. How do the banks compete with this? They can't. They can't even come close. **And you can't afford NOT to participate.** Think of it. With this program, you can create the savings in 2 to 3 years that most people don't amass in a lifetime. And you don't have to do anything to build it!

Participate for two to three years and your retirement worries are over!

If you don't have an extra \$5K sitting around to put into this, don't worry. You're not alone. You can still participate with smaller amounts of money like \$100 or \$1000, for example. Your account will just be paid back at a rate of somewhere between 8.5 to 10% monthly instead of the 15%. That's still plenty to create a huge account in a fairly short amount of time when compared to conventional rates or working for 20 to 30 years.

The entire cost of this program is worth it a thousand times over just for this one feature!!

Cost: FREE (other than whatever capital you'd like to work with)

You mean I can actually get paid for doing nothing?

Sort of. You need to fund an account so that it's "LIVE", but that is all you do. Period.

Think of It....Mazu's credibility, high yield returns in the form of "repayments" to you, and you don't have to do anything to do very well. Well, nothing other than fund an account. **I've put thousands of my own hard-earned dollars into this as an investment and it's paying off big-time! That's how much confidence I have in it!**

Do you have to compound your repayment back into the principal loan amount? No. You can remove the repayments regularly if that's what you want to do. Do you need several thousand dollars to start taking advantage of this program? No. Options start at \$20 and go up from there. The point is....*you* decide! You can withdraw from your account into several globally recognized electronic currencies.

If you want to get real crazy, take these tables out 24 or 36 months. The numbers get to be life changing for many people!!

Compound your earnings (only if you want to), triple your money, decide what you want to do with both principal and repayments, and trust who has your money and what they're doing with it. Wouldn't you deposit every single dollar you could get your hands on in a vehicle that will triple it or quadruple it in a year's time if you could trust it?

How are profits being made?

You're probably thinking...."Why in the world would someone pay me 12% on my money every month for doing absolutely nothing?"

That's a great question with a very simple answer....because we know how to earn *more* than 8.5 to 12% with it in that time in situations with minimal to no risk. Because we can use your money, turn a profit of 15 or 20%, or better, pay you your 10 or 12%, and still walk away with a handsome profit. It's logical and it's completely legal.

We're able to tap into the very lucrative Forex (Foreign Exchange) and Comex (Commodities Exchange) arenas and also the Stock Market. Profits from these investments as well as Internet Marketing and Arbitrage Trading activities are used to enhance the greater program and increase stability for the long term for all participants.

When you deposit your funds into this vehicle, understand that you are "loaning" them and you simply get to decide what terms you'd like the interest to be paid back in. Daily. Weekly. Monthly. Compounding. Non-compounding. You decide!

But you'll know who has your loaned funds, what they're doing with them, you'll see the interest according to the repayment option you choose, and you won't have to worry about being taken advantage of. In most cases your loan principal is liquid in a short period of time *while continuing to earn interest!* That means you can remove it if you choose to.

You'll have many different options to choose from.

You will also have access to all of our "**Original!**" Mazu ECEP training manuals, but you already know that we are not recommending that business as a money maker at this time.

All of these programs are reviewed in the Overview DVD.
Step-by-step instructions for them are included as

downloadable, printable e-books directly from our site.

Don't be fooled by inexpensive knock-offs and cheap imitations trying to make a quick buck off of you. We are first to market these proprietary programs for good reason. They're real! We hate to see you taken advantage of. Get our "Original" turnkey programs only here from a name you can trust.

Reserve the **Mazu Business Pack** today for only \$297.

There are 1,000 Memberships available to the general public this month.

Order Now



Before you ultimately decide whether or not to purchase the program....let me tell you about our incredible guarantee. It's simple!!

You make money in any one of our programs
in your first thirty days....
or I give you a full refund!

This is not a typo. Either you make money in your first 30 days or I give you 100% of your purchase price back. PERIOD.

All we ask is that you actually participate and give it an honest effort. Do you have to actually take some kind of action so that you're capable of earning a profit? Of course. How else could we determine what your results should be if you're not even capable of having results?

Once you have a chance to really think about everything we're offering in this program, I'm confident you'll realize the Mazu Business Pack is different from everything else out there on the Net today.

You can reach us by phone.

You can reach us by email.

You know *who* we are.

You know *where* we are.

You can stop by our office anytime here in the U.S.

We're accountable.

We show you how to earn additional profits in two real businesses that are already proven.

We are earning profits in the same vehicles and businesses you are.

We've always been successful showing people how to make money online.

We're in this for the long haul *with* you.

**We're offering you TEN lucrative income streams you can only find here for one low price.
(A Mazu Exclusive)**

I strongly encourage you to purchase the program while you're here on the site today. We find that many visitors who often mean to come back either forget or lose the website address, etc. They intend to make a life change, but the sense of

urgency passes and their old habits take over.

Remember too that we often sell out and if you wait you may actually set back your own start date. Sometimes it really is better not to procrastinate, and since we're talking about your future and the rest of your life, I believe this is one of those times.

We accept Visa, Master Card, Discover and American Express. E-Gold and E-Bullion are OK. Money orders are OK too.

Feel free to come by the office if you want to pay cash (please call ahead so we can have your course ready for pickup).

We do not accept personal checks. Sorry.

As mentioned, shipping is included free when you pay using PayPal, E-Gold, or E-Bullion, and we use the following shipping methods:

- US: Priority Mail.
- Canada/Europe/Mexico: Global Priority Mail.
- Rest of the world: Air Mail.

When you purchase this package, and we process your order, you will receive download information within one business day. We will ship you program immediately following.

P.S. Don't forget everything that comes with your order as part of the package. I'd like to thank you for visiting the site.

Looking forward to seeing you on that beautiful beach, or wherever your hopes and dreams take you.

Matt Gagnon

Matt Gagnon
<http://web.archive.org/web/20060327135159/http://www.mazu.com/>

Questions? Call Mazu Sales at (503) 614-8221 x202 or send a "brief" email to sales@mazu.com.

Why wait?! Quantities are limited.

Order Now




*Start earning extra income today, **and** at the same time, build up a massive nest egg in 2 to 3 years that surpasses what most people can create in a lifetime!!*

*You can't afford **NOT** to try this.
We guarantee it!*



\$\$\$ Resell this Program! [CLICK HERE](#) to create a free Affiliate Account. \$\$\$
(To be fair to our customers, if you do not purchase the program, you will forfeit your 1st commission.)

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Uncensored Reviews on Nearly 200 Top Business Opportunities!

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Welcome to Mazu.com

The *Original* Business Opportunity Review Website

My name is Matt Gagnon and I'd like to welcome you to Mazu.com....the world's first and largest opportunity review website. I've had many other sites and would-be competitors try to copy what I do over the years, but the fact remains that when I pioneered the model of reviewing online business opportunities nearly ten years ago there was no one else doing it.

If you've followed Mazu.com over the past decade, you know we've helped tens of thousands of people all over the world make money online. Many of you have become our business partners and Affiliates over the years and together we've made millions of dollars on the Net in various business models.



I've searched for the holy grail of making money online. I've done just about everything you've seen on television or the Internet for making money. Now I've seen the light.

These days I spend most of my time investing, loaning my funds out, and participating in totally passive, residual income vehicles. Forget about what your Mom told you. You really can make a fortune doing absolutely nothing if you know and trust someone who can put your money to work making profit.

I've spent a great deal of time researching thousands of business opportunities to bring you the nearly 200 reviews that you can read here free of charge.

While you're here, feel free to read as many reviews as you have interest in, then do yourself a favor and check out the **easiest way of making money I have ever seen** by clicking on the link below. You'll be glad you did!

Enjoy the site and thank you again for coming by. Here's to your success in making money online.

EARN HUGE REFERRAL DOLLARS NOW!!

Simply refer others to the most successful Return-On-Loan program ever!


[LEARN MORE](#)

FREE Mazu Insider: Enter your name and email address below to get the jump on new Mazu trends, biz opps, and money makers before anyone else!

Name:

Email:


(Your information will never be sold, shared, or made public.)



10 to 12.5% on your money *per month* with No Work and Little to No Risk!

I won't charge you a dime to find out the program that allowed me to 100% retire in 2006.

Membership is free of charge. [Learn More](#)



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sales@mazu.com

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10% to 12.5% per month on your money with No Work and Little to No Risk!!!

Discover the program that allowed me to
100% retire in 2006. I won't charge you a
dime to find out exactly what I am doing.



Membership is **100% free of charge....**
a **First at Mazu.com!**

Dear Friend,

My name is Matt Gagnon. I was an online business guru and author of five books, but something funny happened to me this year. I retired. No I didn't fall off the deep end or join some cult (unless you consider living in Southern Texas a cult. OK maybe :)

I retired from active marketing. I had done it for 9 years (since 1997) and it was time for a change. I was also able to do it because I've made more money doing *nothing* over the past year than I ever made killing myself working the entire time I've been in business.



Understand, I have sold upwards of \$10,000,000 worth of my own programs and products in the last five years alone. I am not some newbie or moron trying to talk you into the next great MLM. Far from it. In fact I don't really care if you do what I am doing or not.

To prove it I'm going to show you exactly what I am doing and not charge you one penny.

While I have made seven figures writing "how-to manuals", doing network marketing and steering people towards profitable opportunities, I've actually always wanted to make my money being an investor. I realized a few years ago (when I started swing trading stocks) that my money was always going to work harder than me (I can be a bit lazy at times). When I wasn't writing or mentoring, this is where I focused my research and spent my free time.

I found I could make a lot of money in the stock market but it was going to take years before I could make enough to retire. That's when I discovered "loaning".

Loaning is just as good, if not better, than investing. You see, with loaning, you aren't having to risk your capital to make a large gain. You are lending your money to a trader or a loan option that will pay you a pre-arranged amount per month. The trader is happy to have the funds to invest and you don't have to worry about how much you are going to make in the form of interest repayment. You're told up front.

The best part is the *cash flow*. Money is paid to you each and every month for literally doing nothing other than making your funds available. You can take your interest monthly in the form of a withdrawal, compound your interest to dramatically increase your total deposit, or a combination of both.

Quite literally, this is how I was able to retire. As an example, \$100,000 in a loan option at 12.5% interest per month produces \$12,500 per month in new equity. Plenty for most of us to live or retire on. You can also use it as a long term income generator. Just look at these figures starting with \$10,000 when the interest is left to compound, increasing the original deposit:

Compounding a repayment rate of 12.5% back into your deposit over 12 months more than **QUADRUPLES** your money!! Of course, compounding is totally up to you. Take 100% of your earnings out starting with month #1 if that's what you want to do.

\$10K Initial Deposit

Month 1 = \$11,250

Month 2 = \$12,656

Month 3 = \$14,238

Month 4 = \$16,018

Month 5 = \$18,020
 Month 6 = \$20,273
 Month 7 = \$22,807
 Month 8 = \$25,658
 Month 9 = \$28,865
 Month 10 = \$32,473
 Month 11 = \$36,532

Month 12 = \$41,099 Total

By the end of this term the deposit is earning over \$5K per month in passive residual money....enough to change most peoples lives dramatically.

Want to start dreaming again? Want to retire early? Here's what the same account does when you make a one-time deposit of \$100,000...something many VIP account holders have done for over a year now.

\$100K Initial Deposit

Month 1 = \$112,500
 Month 2 = \$126,560
 Month 3 = \$142,380
 Month 4 = \$160,180
 Month 5 = \$180,200
 Month 6 = \$202,730
 Month 7 = \$228,070
 Month 8 = \$256,580
 Month 9 = \$288,650
 Month 10 = \$324,730
 Month 11 = \$365,320

Month 12 = \$410,990 Total

This account generates a monthly cashflow of over \$50K per month at the time it matures!!

That's a return of over 300% in just 12 months when compounded for doing nothing other than loaning your funds, and that's why no other opportunity on the NET today can touch this one.

Not One!!

Seen enough? [CLICK HERE to MAKE MONEY NOW!](#)

Remember, you're not doing one thing to create this nestegg. It is completely passive, and when left to compound, can become **MASSIVE!**

If you want to take some of the funds out during the earning period, that's fine. Obviously it just slows down the growth of your account accordingly because you've reduced your principal along the way. But it is *your choice to make every month!*

Some of you may have experience with H.Y.I.P., short for "High Yield Investment Program", but I can tell you that 99% of them are scams. I can assure you what I am going to show you is not a H.Y.I.P.

Now, you don't need \$10,000 to get started. That kind of deposit simply accelerates the growth of your deposit, allowing it to grow that much quicker. You can start with as little as \$250 if that is all you can do and add more later. Keep in mind that deposits less than \$10,000 earn a repayment rate of 10% per month, not the 12.5%. *This still beats any opportunity you will find out there!*

My favorite loan option is run by a friend of mine. Let's call him Greg (OK his name is Greg). Greg pays between 10% and

12.5% per month on the money that folks lend to the program. Month in and month out. Just like clockwork.

Some of you might be saying "Matt, how can your buddy afford to pay folks 12.5% a month on their money?" Great question. The answer is simple. Because he can make 15%+ on the money and keep the difference. I would say half the folks I tell this to throw \$10,000 in immediately and half say "Warren Buffet (one of the most successful investors of all time) doesn't make 20% a month on his money, how could your friend".

Not true. Warren Buffet does get 20% return a month on some of his money. Just not all or even a large percentage of it. Understand he has billions to move around and you can't do some of these strategies my associates do with billions of dollars. Which is why we aren't looking to borrow a billion dollars. Not even close.

After having analyzed literally thousands of business opportunities, I can tell you that this is literally the greatest opportunity I have ever seen. That said, everything has its downsides, and there are two in this case that I feel are "small ones" for most people.

1. It is offshore.

So some folks like offshore for privacy and tax advantages and some folks don't. You have to make up your own mind and do your own research. I am just showing you what I am doing. What you do with it is up to you. I am showing you this "for information purposes only". Please don't call and ask Mazu to be a legal or tax strategist.

2. It isn't going to last forever.

I can tell you with 100% certainty that the loan program will offer smaller rates to "new investors" at some point. Please don't ask me when. Those with active deposits will continue to earn at the rate they loaned under for that term.

What will I do with Mazu.com? Probably just not have a product on it for a while or try something new and crazy. I haven't really thought about it much, but I won't have to necessarily do anything so I'm leaving my options open.

Here is the best part....

The loan option has a "killer" affiliate program so you can teach your friends to be "loaners" as well. Referrers earn 5% (paid immediately) on every deposit they refer to the program. This includes any money your referral *EVER* deposits into the program, whether it be their initial deposit or a re-deposit six months later. *That's residual income!!*

Think about everyone you know. Friends, family, business associates, your rich uncle. These are all folks that would die to earn 5% a month, much less 10 or 12.5% monthly.

I've put together a short list of PDF files (only one or two pages apiece) that will show you how to open the account, how to fund your E-currency account (don't worry, if you don't know what an e-currency is, I'll show you that too) and more. Plus I have 2 full-time support people available to make sure you get everything set up correctly.

Imagine how different your life could be if you had deposited \$10,000 at 12.5% just 12 months ago. Today, that deposit would pay out over \$5,000 every month in the form of your interest repayment, residually. Would that have changed your situation today?

I am charging you nothing for this opportunity. I do earn commissions on the money that I bring in, but I will hardly get rich teaching this to folks at Mazu. I just feel like a phony trying to teach people internet marketing if I am really making my money doing something else. I have been given so much by students. I really feel I owe folks and it is my turn to give back.

I am only asking two small favors of you....

I promise they aren't going to be a big deal and 99% of you won't have a problem doing them.

1. Follow the PDF files to the letter.

We have outlined everything in the pdf files exactly as they are for a reason. We didn't say one thing when we meant another. Follow step one. Then proceed to step two. Don't skip ahead thinking you are going to save time. You aren't. While we promise to offer you the support you need to get started, the folks I have hired aren't very patient if you don't take a few minutes to read the pdf's and educate yourself.

2. Tell 3 friends about the program.

I don't care who they are but I am sure you know 3, 5, even 10 people who would benefit from making 10 to 12.5% a month on their money. Just tell as many people as you feel comfortable. You can even earn the 5% on each and every one of them. I don't care.

It is 100% up to you how you get the word out, I just ask that you spread the word.

Thanks for reading through this page. I was going to say "good luck", but making 12.5% per month in this case has nothing to do with luck. You don't need it!

Matt Gagnon

Matt Gagnon
Mazu.com

P.S. If you have questions *AFTER* clicking on the link below and reading our pdf files, just call Michael at 1-503-614-8221. You can also email him at sales@mazu.com or reach him on SKYPE at the username "mazumike".

P.P.S. Remember that current rates are not going to be open to new "loaners" forever. Don't be upset if you decide to wait a year or more and find out it is too late to get in at a great rate of return.

P.P.P.S. Please follow our Instructions for setting up your account exactly as they are laid out. If you skip a step, you risk making a mistake, missing out on a referral, losing your deposit, etc. We aren't charging a thing to show you exactly what we are doing, but you *are* going to have to have your own funds to "loan".



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